

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

**SCOTT E. TANNE, ESQ., P.C.**

**4 Chatham Road  
Summit, NJ 07901**

**(973) 701-1776**

**Fax: (973) 701-0111**

**Scott E. Tanne, Esq.**

**ST2477**

**Attorney for the Debtor(s)**

In Re:

**Wilfred A. Mills,**

Debtor(s)

Case No.: 21-12677-SLM

Adv. No.:

Hearing Date: June 8, 2022

Judge: Meisel

Order Filed on June 10, 2022  
by Clerk,  
U.S. Bankruptcy Court  
District of New Jersey



AUTHORIZING

**ORDER ~~ALLOWING~~ THE REFINANCE OF DEBTOR'S PROPERTY BY FINANCIAL FREEDOM  
MORTGAGE, LLC**

The relief set forth on the following pages, numbered two (2) through two (2) is  
hereby **ORDERED**.

.....  
  
**DATED: June 10, 2022**

Honorable Stacey L. Meisel  
United States Bankruptcy Judge

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Debtor: Wilfred A. Mills

Case No.: 21-12677-SLM

Caption of Order: Order ~~Allowing~~ the Refinance of Debtor's Property by Financial Freedom Mortgage LLC

Authorizing

authorizing

Upon consideration of Debtor's motion for an order ~~allowing~~ the refinance of Debtor's property by Financial Freedom Mortgage, LLC, and good cause appearing therefore, it is hereby

**ORDERED** that the refinancing of the Debtor's property by Financial Freedom Mortgage LLC is allowed; and it is authorized

**FURTHER ORDERED** that the lien of SCMC 2017-RPL2 Trust, which is serviced by Select Portfolio Servicing, Inc. ("SLS") shall be paid in full pursuant to a payoff statement issued in the normal course of business, subject to the Debtor being able to challenge said payoff amount following the closing, and shall remain on the premises commonly known as 84 Hillside Terrace, Irvington, NJ 07111 until the refinance closing proceeds are received and applied by SLS, at which point the lien shall be discharged and released; and it is

**FURTHER ORDERED** that the mortgage lien of Towd Point Mortgage Trust 2019-SJ2, U.S. Bank National Association, as Indenture Trustee, which is serviced by Select Portfolio Servicing, Inc. ("SLS") shall be paid in full pursuant to a payoff statement issued in the normal course of business, subject to the Debtor being able to challenge said payoff amount following the closing, and shall remain on the premises commonly known as 84 Hillside Terrace, Irvington, NJ 07111 until the refinance closing proceeds are received and applied by SLS, at which point the lien shall be discharged and released; and it is

**FURTHER ORDERED** that all other liens on the Debtor's property shall be satisfied, unless set up to the paid in full through the Chapter 13 Plan; and it is

**FURTHER ORDERED** that Debtor's attorney shall receive a fee of \$750.00 for the preparation of the instant motion and the court appearance on same and said fee has already been paid by Debtors directly to Debtors'; and it is

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Debtor: Wilfred A. Mills

Case No.: 21-12677-SLM

Caption of Order: Order ~~Allowing~~ the Refinance of Debtor's Property by Financial Freedom Mortgage LLC

Authorizing

**FURTHER ORDERED** that the closing agent for Financial Freedom Mortgage, LLC shall remit from the refinance proceeds the sum of \$12,332.63, including Trustee commissions, to the Chapter 13 Standing Trustee at the following address:

Marie-Ann Greenberg  
Chapter 13 Standing Trustee  
P.O. Box 520  
Memphis, TN 38101-0520

as full and final payment to complete Debtors' Chapter 13 plan. The unsecured creditors having timely filed claims shall be paid in full through the Plan, at which time Debtors will be granted a discharge; and it is

**FURTHER ORDERED** that a copy of the HUD-1 Settlement Statement or Closing Statement shall be forwarded to the Chapter 13 Trustee at:

Marie Ann Greenberg  
Chapter 13 Standing  
30 Two Bridges Road, Suite 330  
Fairfield, NJ 07004

and Debtor's attorney no later than five (5) days after the closing; and it is

**FURTHER ORDERED** that any remaining proceeds shall be disbursed to the Debtor at closing.

In re:  
Wilfred A Mills  
Debtor

Case No. 21-12677-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jun 10, 2022

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2022:

Recip ID	Recipient Name and Address
db	+ Wilfred A Mills, 84 Hillside Terrace, Irvington, NJ 07111-1512

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BY PASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor CSMC 2017-RPL2 Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
R. A. Lebron	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for Towd Point Mortgage Trust 2019-SJ2, U.S. Bank National Association, as Indenture Trustee bankruptcy@fskslaw.com
Scott E. Tanne	on behalf of Debtor Wilfred A Mills ecf@tannelaw.com tannesr87179@notify.bestcase.com;tanne.ecf.email@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5